

POLICY OF UNITED STATES.

Proceeding on an Entirely Independent Line of Policy.

WILL MIND ITS OWN BUSINESS.

Washington, July 24.—President McKinley has received what purports to be a direct appeal from the Chinese imperial government to use his good offices to extricate that government from the difficult and dangerous position in which it has been placed as a result of the Boxer uprising and the ensuing hostile action of the great powers.

The United States government is conscientiously proceeding upon an independent line of policy in the treatment of the case. Unfortunately the state department finds itself alone in this, but nevertheless it is convinced that its plan is the best, and it has behind it the consoling assurance that at present all of the European governments have tacitly admitted that an error was made in the beginning in not following the common sense advice of the United States naval commander at Taku.

It may be stated that the United States government has not and does not intend to relinquish any part of its claim for compensation and reparation in the ultimate settlement. Its position in that respect, it holds, will not be affected unfavorably by prosecuting its efforts to make use of the friendly sentiments of the Chinese officials.

The administration is determined to keep aloof from any movement that would unnecessarily entangle the government of the United States in Chinese affairs. It is the intention of the administration to withdraw our forces, military and naval, after the Americans in Peking have been relieved and wash its hands of Chinese affairs, looking only to the preservation of such privileges as it has a right to retain for Americans.

Discord Stories Overdone.

Washington, July 21.—In the absence of direct news from China attention was directed mainly to the more or less speculative stories emanating from European capitals indicative of discord among the powers. It is realized that these little ebullitions of mutual suspicion always characterize allied movements, and so are to be expected in the present case. It can be stated that so far as official record discloses, there is absolutely no ground for them. Russia, a power more than any other under suspicion in these stories, has not been backward in assuring the state department of the coincidence of Secretary Hay's declaration with Russia's purpose in China.

Elks From Four States.

Joplin, Mo., July 23.—The Elks lodges of the states of Missouri, Kansas and Arkansas are to meet in joint session at Joplin the third Tuesday in October. These four states embrace a regular circuit and this will be its first annual meeting. The Joplin Elks have the finest lodge room in the Southwest and one of the finest in America.

Massacre at Tai Yuen Fu.

London, July 20.—According to a dispatch from Shanghai to the Daily Mail, a massacre occurred on July 9, at Tai Yuen Fu, capital of the province Shan Si, forty foreigners and a hundred native converts being killed.

Snow and Hail in Michigan.

Marshall, Mich., July 24.—Snow fell here for a few minutes, during a hard wind storm. The wind did much damage, blowing down orchards and barns, unroofing houses and breaking glass.

No Extra Session Anticipated.

Washington, July 21.—A member of the cabinet is quoted as saying that neither the fact, if it so develops, that our legation is murdered, and that it was done by the connivance of the government, would necessitate a special session of congress. He said that if Russia has been attacked over the Siberian line it would complicate matters, but that "we have have nothing to do with that; it would be between those two governments. Besides, we do not know the facts."

To Make Up Our Quota.

Washington, July 20.—The position of the administration is described by a prominent official as one of waiting. Authentic and reliable news of the situation in Peking is expected soon. Until it arrives nothing remains to be done but to mobilize and push forward the troops and marines selected to make up our quota of the 80,000 soldiers which the commanders at Taku have decided are necessary to hold Tien Tsin and insure the success of the forward movement on Peking.

Wool Being Held.

Houston, Tex., July 24.—Reports from various points in Texas show that 2,000,000 pounds of wool are being held in the state because the growers refuse to accept current prices, and that there is perhaps as much more held at uncounted points and on ranches. The growers have held a conference at Lampasas and agreed to hold the entire clip indefinitely. They have come to the conclusion that there is a shortage and that the manufacturers will come to their terms rather than import.

REV. JAMES' STATEMENT.

Is Not Hopeless But Found the Case Complicated.

Kansas City, July 24.—Rev. James has made the following statement: "I went first to Southampton, arriving May 17, thence to London, thence to Liverpool, where I was taken sick with pneumonia, and was confined to my lodgings for about four weeks. I found the estate was involved in some legal complications of which I was uninformed before sailing. Through disappointment and sickness, I suffered from nervous prostration and am yet suffering and under the care of my physician. I do not care to make any further statement at this time. But later on when my physical condition will warrant doing so, I will prepare a fuller statement for the press. I feel the disappointment for myself and keenly, but more so to those to whom I have made promises. I am not hopeless regarding the ultimate outcome, but found the case much more complicated than I anticipated."

Smallpox at Cape Nome.

Seattle, July 21.—The Sequoia left Nome late on the night of the 3rd and brings much late news about the smallpox epidemic.

The pest house at Nome is full and overflowing with patients afflicted with smallpox, and the government officials are erecting two other large structures, one of which, with adjuncts, will cover an acre of ground. The disease has spread rapidly and many cases are quarantined in the tents in which they were discovered. There are at least 200 cases of smallpox in the pesthouse and around the camp, and the people are being taken down at the rate of seventeen to twenty a day.

General Chaffee's Staff.

Washington, July 24.—The war department has announced the names of the following officers who have been ordered to report to Major General Chaffee for duty on his staff: Lieutenant Colonel Heistand, assistant adjutant general; Colonel Humphries, assistant quartermaster general; Major Gallagher, commissary; Lieutenant Colonel Dickman, Twenty-sixth infantry, United States volunteers; Major Muir, Thirtieth infantry, United States volunteers; Major Stephenson, surgeon; Captain Crozier, ordnance department.

Habeas Corpus for Miss Morrison.

El Dorado, Ks., July 24.—A petition was filed for a writ of habeas corpus in Miss Morrison's case, based upon some of the numerous exceptions taken by her attorneys to the evidence given in the case. The county attorney moved to quash the proceedings, and on this motion the case was argued per and con, the decision being taken under advisement by Probate Judge Randall.

Rough Riders For China.

Topeka, July 23.—John Dawson, a clerk in the state treasurer's office, proposes to raise a company of rough riders in Northwestern Kansas for service in China in case of war. He says he will have no trouble in getting up a company. He hopes that other Western districts will organize companies, so that an entire regiment of Kansas rough riders can be made up.

A Jubilee Celebration.

Atchison, Ks., July 24.—On August 2 the First Baptist church of Atchison will hold a jubilee celebration over the extinguishment of a debt that has been hanging over it for forty-two years. The church was organized in 1858. The original debt was \$8,000, but it had been pared down to \$1,500 at the beginning of this year. Of the original members only four survive.

All China Drawn Into War.

Berlin, July 20.—The news that the Boxer movement is spreading in the southern provinces causes great anxiety here. It is regarded as confirming the views of Germans who have spent much time in China that the events in Peking would draw all China into the movement.

Reunion of the First Kansas.

St. Joseph, Mo., July 20.—The society of the Kansas First has closed arrangements for a reunion of the regiment at New Elm Park, this city, on August 10. Some noted persons who took part in the battle at Wilson Creek will be present. Among them are General Powell Clayton, ambassador to Mexico, who was a captain in the First Kansas. General John A. Haldeman, now at Washington; Colonel O. E. Leonard, of Lawrence; Captain W. H. Smallwood, of Duluth; Colonel D. R. Anthony, of Leavenworth, noted Confederate will be guests of the regiment. The First Kansas, out of 800 men in action, had 550 killed and wounded.

Breach of Promise.

Oscaloosa, Ks., July 24.—The \$10,000 breach of promise suit by Mrs. L. E. Conley vs. G. N. Goddard, was on trial in the district court for a week. The jury returned a verdict of \$6,000 for the plaintiff after the case had been in court for two years. The plaintiff was for many years a teacher. The defendant is a retired farmer and capitalist of the town. Judge John Martin of Topeka tried the case, Judge Gehart having been connected with the case as attorney for the plaintiff.

WASHINGTON OPTIMISTIC.

Conger's Message And After News Anent Yuan Shih Kai

THE CAUSES OF REJOICING.

Washington, July 23.—Secretary Hay had been prepared for the news from Consul Gen. Goodnow at Shanghai telling of the transmittal of Conger's message. Mr. Wu appeared at the state department directly after Goodnow's message was received. Mr. Wu came tearing through the streets in his automobile, having left his breakfast unfinished.

Throughout the day the Conger message remained the absorbing topic of discussion. Secretary Hay was congratulated on the success of the steps he had taken to open up communication between Peking and Washington, for, while the chancelleries of the world stood hesitating and inactive, he had adopted a course which had brought a message from our minister. The Chinese minister, Mr. Wu, shared also in the universal approbation of what had been done. He seconded Mr. Hay's effort from the outset, and it is due to the official machinery set in motion by him that the communications were got through.

A message from Consul Fowler that General Yuan Shih Kai, governor of Shang Tung province, reported that the Chinese authorities were doing all in their power to put down the insurrection, is exceedingly welcome intelligence. It not only confirms the theory of the state department that the position of the Chinese government is correct, but is assumed to indicate that Yuan Shih Kai has thrown the weight of his influence on the side of the government. Yuan is considered one of the ablest, if not the ablest, general in China. He has, according to a statement made by Lord Charles Beresford to a prominent state department official when he was here last fall, the best drilled and equipped army in China under his command. Some doubt was entered as to which side he would ally himself in the present insurrection and the fact that he appears to be on the side of the government is accepted as evidence that his best judgment is that Prince Tuan's rebellion is destined to fail.

A New Law Point Raised.

Abilene, Ks., July 24.—Before Judge Mahan of the court of appeals was brought a habeas corpus case that raises a new question in the prosecuting of jointists. A Lincoln jointist was arrested and one of the witnesses subpoenaed by the police judge refused to attend court. The judge pronounced him in contempt and fined him, committing him to jail. He asks release on the ground that the new contempt law of the state does not allow of punishment for contempt without trial before a jury except the offense is committed in the presence of the court. As the police judge cannot call a jury for this sort of a case he seems to be at a loss to enforce attendance on his court unless he can go to another court for a trial.

The Oregon Battle Ship.

Washington, July 21.—The navy department has word from Captain Wilde that the Oregon has gone into dock at Kure, Japan, and he asks if he shall make a thorough work on the repairs or shall patch her plates and go on to Taku. Secretary Long replied: "If safety of Oregon permits patch and go to Taku. I commend your preference for service there."

The Boxer Proclamation.

London, July 20.—A correspondent at Tien Tsin contrasts the "splendid work and splendid equipment" of the Japanese with the "inadequate supplies of the British, German and American contingents, which are terribly lacking in the most obvious necessities."

The first Boxer proclamation has made its appearance in Shanghai. It declares that Kwan, the war god, desires the blood of foreigners and threatens ten plagues if the Boxer tenets are not followed and spread.

Chartering Transports.

New York, July 20.—The chartering of transports to carry troops to China is causing a stir in shipping circles. Fifteen German steamships now operating in the Atlantic trade, have been requisitioned as war transports and supply ships by the German empire. The United States government is actively in the market chartering steamers of all nationalities on the Pacific, to act as war transports and supply ships for this country.

Boers Banished to Ceylon.

London, July 24.—David Lloyd George elicited the fact in the house of commons that over 12,000 troops have been sent to South Africa since the capture of Pretoria, which scarcely looks as if the war was over. The stern treatment now being meted out to the Boers by banishing them to Ceylon, and which is sending women into the Boer ranks, has created no little outcry among those who are opposed to the war and the number opposed to the war is not small in England.

COMPLETE MARKET REPORTS.

Kansas City.			
CATTLE—Heavy	4 25	5 10	5 10
HOGS—Choice to heavy	5 10	5 20	5 20
WHEAT—No. 2 hard	85 1/2	86 1/2	86 1/2
CORN—No. 2	36 1/2	36 1/2	36 1/2
RYE—No. 2	25 1/2	25 1/2	25 1/2
HAY—Choice timothy	10 00	7 50	7 50
Choice prairie	15 1/2	15 1/2	15 1/2
BUTTER	15 1/2	15 1/2	15 1/2
EGGS	8 1/2	8 1/2	8 1/2
Chicago.			
WHEAT—No. 2 hard	73 1/2	74 1/2	74 1/2
CORN—No. 2	43 1/2	44 1/2	44 1/2
OATS—No. 2	24 1/2	24 1/2	24 1/2
St. Louis Live Stock.			
BEEVES	4 25	5 60	5 60
STOCKERS & FEEDERS	3 00	4 75	4 75
SOUTHERN STEERS	3 45	4 50	4 50
Cotton.			
Liverpool	5 23-24	10 1/2	10 1/2
Galveston	10 1/2	10 1/2	10 1/2
Wichita Grain.			
WHEAT—Open	High	Low	Close
Aug. 1st	75 1/2	75 1/2	75 1/2
Sept. 1st	75 1/2	75 1/2	75 1/2
CORN—			
Aug. 1st	36 1/2	36 1/2	36 1/2
Sept. 1st	36 1/2	36 1/2	36 1/2
OATS—			
Aug. 1st	23 1/2	23 1/2	23 1/2
Sept. 1st	23 1/2	23 1/2	23 1/2
Wheat: September	Call	Put	
Corn: September	Call	Put	
Wichita Live Stock.			
HOGS—No. 1 head sold	4 50	4 05	4 05
CATTLE	3 10	3 25	3 25
Chicago Live Stock.			
BEEVES	4 50	5 80	5 80
COWS AND HEIFERS	3 00	4 15	4 15
STOCKERS & FEEDERS	3 40	4 75	4 75
TEXAS GRASS BEEVES	4 35	5 15	5 15
HOGS	5 25	5 40	5 40

THE LATEST NEWS IN BRIEF.

While European crops are backward wheat seems likely to make an average crop.

Silver dollars are scarcely ever seen in New York in circulation from hand to hand.

Sioux City has had a six inch rain with streams out of banks and crops damaged.

Senator Gear of Iowa, just buried, went to Fort Snelling, Iowa territory, in 1838.

A general rain has fallen over nearly all of India. The famine areas are benefited.

Prisoners taken as Boers and sent to Cape Town included 33 Englishmen and Irishmen.

Miss Jessie Norman, a society leader of St. Joseph, Mo., is quarantined with smallpox.

Fire in the Boston navy yard caused a loss of \$194,000, on buildings, stock and machinery.

A cable from Cape Town says that 10,000 Boers of the Transvaal, will emigrate to America.

Spanish-American war veterans are to hold a national meeting at Chattanooga, October 8-13.

President McKinley has accepted the grand army invitation to attend their annual encampment in Chicago.

Rev. C. M. Sheldon addressed 20,000 people at the Christian Endeavor world convention on "Commercial Problems."

It is expected that three brigadier generals will be ordered to China and that they will be Gens. Grant, Hall and Bell.

The people of St. Louis are holding mass meetings to protest against the continuance of the strike and boycott by the ex-street car men.

Bocas del Tora, in Jamaica, has been visited by a hurricane which was very destructive, and it was followed by a fire which swept the town.

President McKinley received the news from Minister Conger as he left the train in Canton, where he had just returned from Washington.

The Yaqui Indians have been active again of late and the Mexican troops who are operating against them have been reinforced with four regiments from Hermosillo.

In San Francisco a fund of \$18,405 was raised for the benefit of the family of a fireman who was killed while on duty.

A German relief column went to rescue a party of thirty German, American and English missionaries in China, and could not find them. It is believed they had been slain.

The Third regiment of the Missouri national guard, at Kansas City, has tendered its services to the president. It is expected that the First regiment, at St. Louis, will take like action.

Clear water in the Chicago river is lessening the city revenue from water, factory owners drawing their supply from the river.

Kang Yuh Wei, for whose head the dowager has offered \$50,000, has been the adviser of Emperor Kwang Hsu, and is considered in South China as the wisest man in China since Confucius.

An explosion wrecked a store in Naylor, Pa., and fragments of a man's body were found. It is supposed he was a safe blower.

A member of the Transvaal council has been arrested at his house where was found 6,000 pounds of bar gold and a quantity of arms.

Counterfeiters in Manila are doubling the value of Mexican silver coins by melting them and giving them the stamp of American money. Arrests have been made.

The Minnesota supreme court sustains the law requiring all baking powders to bear labels showing the names and amounts of the substances they are composed of.

BUSINESS MEN'S IDEA OF FIRE INSURANCE

Common Errors Concerning Its Relation to the Public Brought Out by the Investigation of Prominent Men in Commercial Life.

The recent annual report issued by the Insurance Commissioner of Michigan and the veto of the valued policy law passed by the Legislature of Iowa, by Governor Shaw of that state, have called public attention to the fact that there has been a widespread misunderstanding as to the true relations of fire insurance to public interests.

Of late property owners, aroused by these statements from two eminent state officials, have been giving some thought to the subject, and the conclusions reached are that owing to a misconception of the functions and practices of fire insurance companies, as well as to the prejudice fostered by professional politicians who play on the passions of the public, the people have been standing in their own light.

As fire insurance premiums are a necessary part of the expense of every sensible business man and householder, it is but natural that the public should desire this item to be as low as possible, and that a fire insurance company should give a fair and equitable rate.

Recent investigations and study on the part of several men who pay large sums for indemnity owing to their extensive interests, have shown that the public is taking an entirely erroneous course in attempting to secure lower rates regardless of all other considerations, and that every law intended to compel rate reductions has in effect caused higher rates.

The public mind looks upon a fire insurance company as a corporation, isolated entirely from any human interest, whose sole desire is to get as much money as possible with little trouble. The vital relationship between fire insurance companies and every form of business life is unrecognized, as is its essentiality to credit and commerce.

Property to the amount of \$150,000,000 is totally destroyed in the United States every year. If this fell entirely on the losers it would cause business paralysis in hundreds of communities. Large plants and small enterprises would be swept away, and the accumulations and work of a lifetime would be reduced to ashes. This calamity without any means of return would affect every person dependent upon or having dealings with these various concerns.

The business man having all or a large part of his means invested in his daily interests could obtain but little credit without his fire insurance policy, his operations would be hampered, and if his property were destroyed by fire he would in ninety-nine cases out of a hundred be bankrupt and unable to recoup his loss.

It is to prevent disaster of this kind that the fire insurance tax is collected. A heavy loss would cripple one man, but if properly apportioned all over the country the loser can regain his feet and continue. Each property owner pays his share into the fund, and it is distributed where losses occur. This interdependence of human life is nowhere so nicely exemplified.

Fire insurance companies were created to assess, collect and distribute this fire insurance tax. It is a system of indirect taxation, necessary for the successful conduct of business, and because the tax gathering is done by competing institutions, and is not a government work, false ideas as to profits on part of the companies have been widespread.

For a period of ten years (1890-1900) the companies have only made an average underwriting profit of thirty-six hundredths of 1 per cent. During 1898

Even the girl who complains that she has nothing to wear can still put on airs.

Parnell's Superstition.

Parnell had some pet superstitions, according to his biographer, Barry O'Brien. "He would not pass another person on the stairs. He was horror-stricken to find himself sitting with three lighted candles; the fall of a picture in the room made him dejected for the entire afternoon, and he would have nothing to do with an important bill drawn up by a colleague because it happened to contain thirteen clauses. He also thought green a most unlucky color—a strange and inconvenient feeling for a Nationalist leader—and the sight of green banners at the political meetings he addressed often unnerved him."

May Come to Pass.

From Harlem Life: Immigrant Inspector—We have information that you come over here on contract, Lord Fitzmud (indignantly)—Aw-what-er-why, you wide, impudent fellow! I come over here to marry Miss Angelina Goldust of New York. Immigrant Inspector (triumphantly)—Well, what's the matter with yer; ain't marriage the hardest kind of contract? You'll have to go back.

Is a Lesson in Law.

One day, when the late Judge Pinney of Wisconsin was a member of the supreme court of that state, a young lawyer who was arguing his first case began as follows: "Ancient history teaches us that the judge, looking up from the printed brief, remarked: 'Young man, just pass over the ancient and medieval periods and begin with the modern era.' The young lawyer was put out for the nonce, but learned a lesson which has stood him in good stead ever since.—Philadelphia Record.

they lost 1 1/4 per cent; in 1899, they lost 13 7-10th per cent.

Nearly \$100,000,000 of cash assets have been year by year kept as a guaranty by the companies for the protection of their policy holders. It might be largely swept away by conflagration. The risk has been great, and yet taking every hazard into consideration, the average earnings from underwriting of American companies on their assets at risk have been less than 3 1/2 per cent. Banks during the same period have earned 8 per cent.

It will be seen, therefore, that the fire insurance companies have been earning but a small profit for the risk assumed in the investment. That the risk is great is shown by the fact that during the last quarter of a century over 1,200 American fire insurance companies have failed or retired, and out of the survivors, only 32 organized during the same period are still in business.

Recognizing, then, that the companies have not been bleeding the public, policy holders who have been observing the trend of affairs see that anti-compact laws, valued policy laws and all legislation of such a nature, invariably cause higher rates because of the additional hazard, loss and expense to companies which has to be collected from the public.

Statistics show that from 1893 rates in the United States steadily declined, while in the anti-compact law states, they continued to increase, and not until 1897 did they reach a lower percentage than in 1893. The average rate from 1893 to 1898 was \$1.11 per \$100 in the United States, eleven cents lower than in 1893. In states having an anti-compact law the average rate during the same period was \$1.27, or one cent lower than in 1893.

Laws prohibiting companies to associate together to maintain fair rates have utterly failed to reduce them. After such laws are enacted, no company with business principles will write policies at ruinous rates. The old rates, therefore, prevail. If companies were allowed to associate together and compare their experiences in these states, the figures might show that rates could be decreased. They cannot reduce them because they are forbidden by law to act in concert.

Valued policy laws which require companies to pay the face of the policy in case of a total loss, whether the property burned is worth that amount or not, have increased the amount of fire waste and caused higher rates, because the greater loss requires just that much more fire insurance tax.

When a fire company issues a policy of \$10,000, for example, it does not agree to pay that amount in case of a loss, but it does give the policy holder the privilege of protection up to that amount. If he has that much value and it is destroyed, he is entitled to that amount of insurance.

To compel companies, therefore, to pay the face of a policy, regardless of the value of the property destroyed, is an incentive to crime. When a man through misrepresentation secures \$10,000 insurance on \$5,000 worth of goods, the valued policy law compels the companies to pay, not the value of the property destroyed, but the amount named in their policies as the limit of their liability.

The only persons who can possibly be benefited by such laws are those who carry insurance beyond the value of their property. Rates have to be increased where valued policy laws prevail to cover increased fire waste, in fact, it may be stated as an axiom that any law that increases the expense of fire insurance, or tends to increase the fire waste of this country, causes a corresponding increase in the cost of fire indemnity, which must be paid by people who need it.

When you can drop a nickel into a phonograph talk must be cheap indeed.

Small Vindication.

"Do you regard Silas Woodruff as one of the important people in Canby?" asked a summer visitor, referring to a member of the state legislature whose home was in the little town. "I hear he can talk up to the folks on politics," answered the Canby farmer to whom the question had been addressed, "so I reckon he's some use to the state, mebbe; but in Canby we don't count him of any more value than a couple of rods of side hill."—Youth's Companion.

Hard to Take.

"Jim, the loss of that \$5 is like a barbed-wire fence." "How's that?" "Hard to get over."—Boston Commercial Bulletin.

Church Divorce Laws.

The lower house of the convocation of the church of England has passed a resolution declaring that the law of the church does not recognize divorce, and asking the bishops to devote themselves to securing action of parliament to the end that the church shall not marry divorced persons.

Asior's Bargain.

In 1803 John Jacob Astor bought two pieces of farm land on the side of New York city and paid for them \$25,000. They are now worth about \$5,000,000, while the Astor family has collected in these 95 years some \$10,000,000 of rents from them.

One of Them.

"My daughter," said the father, "has always been accustomed to all the luxuries of wealth." "Yes," replied the count, bristling up, "zat ees what I am."—Philadelphia North American.